

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,973 Confirmation No.: 3676
Filed : August 1, 2003
Applicant : Daniel Lee Hamilton et al.
Title : PAYMENT PROCESSING WITH SELECTION OF A
PROCESSING PARAMETER

TC/AU : 3694
Examiner : Tien C. Nguyen

Docket No. : 23952-0106
Customer No. : 72386

SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action after the filing of a Request For Continued Examination. Thus, no fees are believed due;

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however, the Commissioner is hereby authorized to charge any additional fees due to Deposit
Account No. 19-5029.

Respectfully submitted,

/William T. Cook/

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Date: **October 17, 2008**

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